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Procedia - Social and Behavioral Sciences 224 (2016) 109 – 116

Procedia
 Social and Behavioral Sciences

 6th International Research Symposium in Service Management, IRSSM-6 2015, 11-15 August
 2015, UiTM Sarawak, Kuching, Malaysia

Moderating Role of Customer Orientation on the Link between Market Oriented Behaviors and Proactive Service Performance among Relationship Managers in the Business Banking Industry

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Abstract

Banking is one of the main sections of the service sector where knowledge and human capital are considered the vital strategic asset, apart from loans and infrastructure. Nevertheless, recent development such as the liberalisation of the service sector and the tightening of capital requirements has spurred competitive pressures, particularly in the Malaysian scenario. Focusing on business-to-business (B2B) banking as opposed to retail banking, business banking sector's performance relies heavily on the individual roles of relationship managers or RMs, who act as the liaison for their clients pertaining to their financing activities. The RM's abilities to persistently conduct sound credit risk management while maintaining healthy asset growth are particularly dependent on their ability to manage customer knowledge that they possess. Such persistent behaviour is referred to as proactive service performance, in which employees' outcome exceeds the expectations of customers and supervisors. The impact of customer knowledge management on service performance among RMs is indeed a matter of practical interest among bankers, yet it is theoretically underrated in the academia. Market orientation and customer knowledge, although not entirely new, are often researched in organisational contexts. However, being relevant to the marketing literature, empirical studies pertaining to individual customer knowledge behaviour are often given less attention. Therefore, this concept paper intends to narrow this gap by proposing a model of individual market orientation, customer orientation and proactive service performance. In the model, the concepts of individual market orientation and proactive service performance are elaborated, followed by hypotheses that propose linkages between the variables of each construct. Subsequently, the suggested practical implications provide managers and human resource experts with insights on how to enhance their sales performance particularly in the individualised financial service context.

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Peer-review under responsibility of the Universiti Teknologi MARA Sarawak

Keywords: individual market orientation; customer orientation; proactive service performance

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1. Introduction

The banking and financial service sector is well known for rapid changes in both market offerings and regulations. The recent capital adequacy ratio (CAR) requirement that is modelled after Basel III Accord (an international regulation which requires banks to increase their capital reserves amid higher market and operational risks) imposed by Bank Negara in 2013 has forced Malaysian commercial banks to re-strategize their risk and return approaches. Being recognized as the elite front liners of the bank among the business-to-business (B2B) loan/financing scene, Relationship Managers (RMs) often find themselves pitted against ambidextrous expectations; (1) generating income to the business banking division through sales or utilization of banking facilities, and (2) ensuring that the interest of the bank is protected through proper due diligence and credit risk mitigation (preventing the loan from going into default). In layman terms, RMs are functioning akin to salesperson, credit analyst, servicing agent and debt collector, all at the same time.

The main duties of RMs that involve maintaining positive and win-win relationship with customers make them suitable candidates for this study. Given the demanding nature of the business, the causal relationship between individual market orientation behaviors and service outcomes will be expected to narrow the gap of the literature pertaining to personalized conduct of market orientation. The ability of being proactive in meeting their customers' needs and making sound judgments pertaining to risk-return profiles of customers will certainly differentiate RMs who are either high performers or ordinary salespersons. Their individual market oriented behavior will certainly dictates how they acquire, share and make use of the customer knowledge at their disposal. Besides, RMs should inculcate noble values in assisting customers to purchase what they really need as a priority rather than maximizing profit for the sake of achieving departmental key performance indicators and sales figures. This is where customer orientation of RMs deserves equal attention in the proposed behavior-performance model.

The question 'to what extent does RM's market oriented behavior influence their service performance' remains a prospective research opportunity that should be addressed by future research among marketing scholars. This research intends to propose a model of RM's behavioural conduct pertaining to market orientation, as the main antecedent to individual performance. The customer orientation of the RMs serves as a moderator that is expected to enhance the relationship between individual market orientation and proactive service performance. Given that very minimal attention has been given on the study involving individual market orientation, customer orientation and performance at the individual context, such research undertaking will potentially reduce the existing gap in the market orientation literature. The theoretical foundations are explained in the following section, which is followed by the development of hypothesis statement.

2. Review of the literature

2.1. Proactive service performance

The ability of employees to perform the tasks that are prescribed to them in their job description is always a good thing for the employers. However, their prescribed efforts may not suffice in situations where their workplace is becoming more decentralized and customer needs are constantly changing. Hence, such behavioral outcomes are highly valued in high-contact services industry in which there is always the possibility of unexpected needs raised by the customers. Borman and Motowidlo (1997) introduced organizational citizenship behaviour (OCB) as a 'beyond the ordinary' job performance indicator, in which the employees' efforts are purely discretionary and contribute to the firm's overall performance. However, Van Dyne, Graham and Dienesch (1994) argued that OCB may not fit well in the context of customer-related services, justified by the different manner customers are ought to be treated as compared to office colleagues. In this case, customers need employees to exert extra patience and humbleness, the altruistic values that are apparently lacking in the OCB concept.

Previous studies have shown a mixed use of job performance outcomes in either services or B2B sector. Berhman and Perrault (1982) were among the earliest scholars to propose the use of sales performance among B2B salespeople. Their findings established selling skills as a predictive factor of sales performance. Meanwhile, Bettencourt and Brown's (1997) study among customer service personnel adopted proactive social behaviors as the indicators of the outcome. In another research involving hotel frontlines, their performance was measured through

proactive customer service performance (Raub & Liao, 2012). Other than sales performance and customer service performance, there is a limited number of construct which appropriately explain the extra-role performance delivered within the service context. Thus, proactive service performance is to be used in the proposed study, due to its high relevancy with the research setting. Proactive service performance is defined as individuals' self-started, long-term-oriented, and persistent service behaviour that goes beyond explicitly prescribed performance requirements (Rank, Carsten, Unger & Spector, 2007). Proactive performance involves several aspects, which are providing service beyond customers' demand, portraying forward thinking behaviour, and persistent pursuit of customer satisfaction (Frese & Fay, 2001).

2.2. *Individual market orientation*

The market orientation (MARKOR) concept was conceived by Kohli and Jaworski (1990) as an organizational conduct pertaining to the generation, dissemination and responsiveness to market intelligence. The market intelligence refers to (1) customer knowledge particularly current and future customer needs, and (2) market related knowledge particularly on the development and offerings of the competitors and industry. Customer-related information is transformed into knowledge, when employees accumulate skills and experience in making judgment. Such customer's knowledge allows them to perform the necessary responses towards customers, such as complaint resolutions, service recoveries and product improvements.

Most of the existing market orientation models were studied in the form of organizational conduct. Individual employee responses have often been overlooked in the literature. In support of conducting such studies, Carr and Lopez (2007) contended that long term implementation of market orientation should require individual commitment from the employees. Similar view was highlighted by Lings and Greenly (2010) who suggested that market orientation can be well adopted via individual roles. Recently, a proper validation of the individual market orientation construct was conducted, in view of the shortcomings of the original concept in explaining individual employees conduct. The individual market orientation construct or I-MARKOR, a modified version of Kohli and Jaworski's (1990) MARKOR, was established by Schlosser and McNaughton (2009) through qualitative and quantitative methods. Within the Malaysian context, individual market orientation studies are equally scarce. A recent research by Voon, Niden and Johneny (2011) on Bursa Malaysia's remisiers found that all three individual market orientation variables had significant and positive relationship with work performance. The result provided opportunity for further research in the local financial service industry, particularly banking in order to reinforce the findings.

The respective dimensions of I-MARKOR are information acquisition, information dissemination and coordination of strategic response (Schlosser & McNaughton, 2009). Information acquisition behavior reflects the employees' conduct in capturing information from customers and the environment which affects them. The term 'information' refers to customers' needs, ongoing development and also future expectations. Secondly, information dissemination deals with employees' dissemination of customer-related information across internal departments. Finally, coordination of strategic response refers to the employees' conduct in utilizing customer knowledge in order to produce responsive actions that will strategically maximize customers' value and relationship quality. Individual market orientation will bring benefit to the firm in terms of increased cross-selling and up-selling, positive word-of-mouth and continued purchase (behavioral loyalty), if they are appropriately managed by the employees in charge.

2.3. *Customer orientation*

The motivation of salespersons when dealing with customers can be diverse, attention-wise. While the main agenda is for the salesperson to get as many products sold and accumulating sales figures as much as possible for a single customer, it would not always guarantee customers' satisfaction. On the other hand, pleasing customers by addressing their best interest and assisting them in buying what they really need (which may be less income generating), is seen as the key to deliver customer satisfaction. In this case, the former statement deals with sales-orientation while the latter perspective deals with customer-orientation.

Analogically, Goad and Jaramillo (2014) regarded customer orientation as 'concern for others' while selling orientation as 'concern for self'. The authors found that there was little variance (15%) shared by customer

orientation and selling orientation, thus, any attempt to reverse selling orientation scale items to reflect customer-oriented selling was strongly discouraged. This idea of sales orientation versus customer orientation approach was mooted by Saxe and Weitz (1982). Customer orientation was defined as "the marketing concept by trying to help customers make purchase decisions that will satisfy customer needs" (Saxe & Weitz 1982, p. 344). In the era of transactional self-service and 'click-and-mortar' selling environment, the traditional roles of salespersons are seen as dwindling and less relevant unless if more values are added in the relational exchange process (Cross, Brashear, Rigdon & Bellenger, 2007). These values include pleasant relationship experience, assistances and responsiveness offered by the employees. Thus, the study on customer orientation is still considered relevant regardless of the rising trend of firms jumping into the internet business and self-service bandwagon.

Stock and Hoyer (2005) categorized customer orientation into two distinct dimensions, which comprise customer-oriented attitude and customer-oriented behaviour. In this case, customer oriented attitude is related to the salesperson's affinity and affect towards customers. It also involves the salesperson's understanding of the importance of customer orientation in improving the performance of the individual and the firm. Meanwhile, customer oriented behaviour is about the ability of the salesperson to help their customers by engaging behaviours that increase customer satisfaction (Saxe & Weitz, 1982; Trommsdorff, 1998). From different point of view, Brown, Mowen, Donavan and Licata (2002) established that customer orientation is composed of two dimensions based on (1) the belief of employees about their ability to satisfy customer requirements (need dimension) and (2) the extent to which the servicing and interacting activities with customers become a pleasurable moment for an employee (enjoyment dimension). Although the interpretation of customer orientation seems to be quite diverged, both Brown et al. (2002) and Stock and Hoyer (2005) agree that customer orientation requires the salesperson to have affective perception towards customers and acknowledging the importance of close rapport with customers.

Several studies have been undertaken to recognize the antecedents of customer orientation regardless of whether these factors are firm level characteristics or individual level differences. According to Boles, Babin, Brashear and Brooks (2001) who studied customer orientation in the retail environment, work environment support and firm level customer orientation were positively related to individual level customer orientation, which in turn was a significant predictor of salesperson performance. In another study, customer orientation was found to be positively influenced by personality traits; namely, emotional stability, agreeableness, and the need for activity (Brown et al., 2002). Boles et al. (2001) also clarified that as much as customer orientation is needed in the business-to-consumer sector, it is also a considerable approach in business-to-business (B2B) selling environment. The justification to support this statement is that both types of customers have different needs, and require information prior to making purchase decisions. Based upon the discussions above, customer orientation is definitely indispensable for marketing-oriented firms. Dwyer and Tanner (2002) highlighted that customer orientation benefits a firm by improving its marketing programs, creating a sustainable competitive advantage, and developing distinctive sets of expertise. In another study involving the customer outcomes of customer orientation, Jones, Busch and Dacin (2003) found positive links between the service worker's customer orientation and customers' commitment and retention.

2.4. Demarcation of individual market orientation and customer orientation

Earlier model of market orientation (MKTOR) conceptualized by Narver and Slater (1990) positions customer orientation as one of its dimension. There is some confusion among scholars who associate customer orientation as a different representation of the market orientation construct (Bens, 2011). Due to the perception that customer orientation and market orientation are considered as nearly similar constructs, Homburg (1998) validated the 'Closeness to Customer' or CLOSCUS construct with the purpose of reducing such void in the marketing literature, and establishing it as a separate construct from market orientation. CLOSCUS was found to be strongly related to salespeople-customer interaction, and its psychometric properties were different from the market orientation construct.

In this study, the operationalization of market orientation and customer orientation is clearly defined and each construct is demarcated from one another. Market oriented individuals are those who are able to acquire and disseminate customer and market knowledge, before utilizing them in achieving mutual and beneficial relationships. Meanwhile, customer orientation reflects the employees' tendency to put customers' interest over own self-interest. Although there are market orientation models which integrate customer orientation as part of the construct such as MKTOR (Narver & Slater, 1990) and service-oriented market orientation or SERVMO (Voon, 2006), several

scholars have argued that customer orientation should exist as a stand-alone variable that is distinct from that of market orientation construct (Bens, 2011; Homburg, 1998).

2.5. *Proactive service performance and customer orientation*

Over the past two decades, marketing scholars have established the link between customer-orientation and performance, regardless of whether their studies involve individual employee or organization as the unit of analysis. Williams (1998) ascertained that customer orientation is a capable predictor of performance based indicator across individual and organizational levels, such as profitability, salesperson performance and organizational commitment. The reason behind this is that customer-orientation promotes sublime interpersonal behaviour that is non-opportunistic, eager in customers' needs discovery and flexible in responding to those needs. Customer orientation is considered as a relevant construct to be measured among salespeople in the business-to-consumer and business-to-business environment. Both situations require the attention of the salespeople in becoming proactive in understanding the real needs of the customers and subsequently, becoming responsive to them in such a way that will safeguard the interest of the customer. By performing their duties altruistically, customer oriented salespeople are expected to reap their rewards in the form of returning loyal customers, and sales performance in the long term.

Past studies involving front liners and salesperson have shown that a positive relationship exists between customer orientation and job performance (Boles et al., 2001; Korschun, Bhattacharya & Swain, 2014). Studies that involve service employees in public organizations and financial institutions by Rod and Ashill (2010) and Donovan, Brown and Mowen (2004) found that customer orientation is a significant predictor of organizational commitment, which is an already established proxy for job performance. In Rod and Ashill's (2010) findings, they regarded customer orientation as a personal resource and trait that help an employee to generate affective responses towards the firm and their jobs. In other words, when employees are serving their customers with sincerity and pleasure, they tend to feel positively obligated to the firm that they are working for.

Likewise, customer orientation among service employees is found to positively influence their organizational citizenship behaviour, or OCB (Donovan, Brown & Mowen, 2004). Both customer orientation and organizational citizenship behaviour are considered as unselfish and philanthropic acts, which explain why they are significantly linked to one another. Unselfish employees will perform more tasks than they are required or expected to perform. In the context of customer relationship, they have the noble desire and perhaps felt obligated in delivering their best service to the customers, in a more effective manner. A recent meta-analysis that involved articles pertaining to selling orientation, customer orientation and job performance published from 1982 until 2013, was performed by Goad and Jaramillo (2014). They concurred by developing a structural model that link learning orientation, customer orientation and job performance together. Although the results reveal that customer orientation significantly predicts job performance, adaptive selling partially mediates the relationship between the two variables. Adaptive selling that is defined as the ability of employees to adjust their behaviour as a response to different sales situations (Goad & Jaramillo, 2014) enables them to meet and respond better to customers' dynamic needs.

Contrary to the positive findings on the customer orientation-job performance link, a meta-analysis conducted by Jaramillo et al. (2007) found that customer orientation only explains a small portion of the variance in job performance. Besides, recent studies indicate that customer orientation failed to predict salespersons' job performance when compared to value-based selling (Terho et al., 2015), while high levels of customer collaborations led to higher probability of loss in terms of sales leads (Virtanen, Parvinen & Rollins, 2015). The conflicting result raises the question of whether it is possible to include other potential intervention variables within the customer orientation-job performance framework, or perhaps the customer orientation variable itself serves as a moderator for another potential antecedent of job performance. In the case that involves the latter, customer knowledge is a prospective proposition in filling up the gap. This is because employees can be trained to become customer oriented when they are actively participating in acquiring, sharing and utilizing customer knowledge (Hennestad, 1999). A salesperson may be willing to acquire or share more customer knowledge with co-workers when his or her mind is focused on assisting the customer in making a purchase decision, and the salesperson may have a better chance to close the deal with the customer.

A successful customer relationship experience will eventually drive the salesperson to repeat his or her behaviour, which in the long run, becomes a daily work routine. Such productive habits if being emulated

collectively as a norm among groups or teams over a period of time, will be transformed into a positive customer service culture that is firmly embedded in the firm. Previous study by Johlke and Iyer (2013) confirmed that positive customer attitude is strongly associated with improved sales performance. Another aspect of customer orientation that should not be neglected is the ability of the employees to capture cues or signals from customers pertaining to their needs. This characteristic is vividly expressed in Donavan, Brown and Mowen's (2004) customer orientation items in which some are quoted as "*read the customer to identify his or her needs*", "*know what service customers want before they ask*" and "*anticipating the needs of customers*".

Without customer knowledge, it will be very difficult for a normal salesperson to take actions based on the quoted items despite he or she is eager to go the extra mile in helping the customer. Similarly, without customer-orientation, a knowledgeable salesperson may find it troublesome or inconvenient to initiate the extra effort in fulfilling customers' expectations (that the respective salesperson proactively anticipates the customers' needs in advance, even without the customers' knowledge). Specifically, customer knowledge behaviours and customer orientation are intertwined when it comes to providing services to customers with their best interest in mind. Customer knowledge is utilized in adaptive selling in order for the salespersons to alter their sales behaviour according to the needs of customer. This is consistent with recent findings that salespersons' adaptive selling behaviour is a predictor of customer satisfaction (Evanschitzky, Sharma & Prykop, 2012), and knowledge-based and behaviour-based controls are key mechanisms for salespeople in achieving new product sales performance (Chen, Peng & Hung, 2015).

The role of a firm's top management is essential to ensure participative customer orientation and customer knowledge driven behaviour among the employees. Other than cultivating the most suitable organizational culture (which is discussed in the earlier section) among the employees, top-down emphasis by the management is needed to encourage them in monitoring and reacting proactively to changing customer needs. In this case, sensitivity and awareness on customer knowledge is the key for employees to respond in a proactive manner. This argument is supported by Chakrabarty, Brown and Widing (2012) who found that a firm's top management emphasis on customer orientation has a significant positive impact towards their employees' customer-orientation behaviour (which includes acquisition and dissemination of customer knowledge).

In the context of pure business-to-business relationships, Cross et al. (2007) drew attention on their structural model that established salesperson's customer orientation as a full mediator between organisational customer orientation and salesperson performance. Given the fact that the link between organisational customer orientation and salesperson performance is not significant, salespersons need to function as '*customer-oriented employees*' in order to perform on their job. In this case, it is actually the market oriented behavior portrayed by the individual salesperson and not the one represented by the firm, which is capable to be utilized in order to produce favourable salesperson performance outcomes.

Consistently, Stock and Hoyer (2005, p.549) held the view that '*higher level of customer knowledge can increase the salesperson's ability to transfer his or her customer-oriented attitudes to his or her customers*'. This indicates that both customer knowledge and customer orientation are supposed to work in tandem. As a conclusion, the main idea is that when the salespersons are highly customer oriented, their behaviours pertaining to individual market orientation have higher tendency in producing more effective job outcomes as compared to their peers who are less concerned about their customers.

Based on the elaborated literature discussions and analysis, the following propositions are highlighted:

- P1: Customer-oriented attitude moderates the relationship between individual market orientation dimensions (information acquisition, information dissemination and co-ordination of strategic response) and proactive service performance.
- P2: Customer-oriented behavior moderates the relationship between individual market orientation dimensions (information acquisition, information dissemination and co-ordination of strategic response) and proactive service performance.

3. Conceptual framework and methodology

Customer orientation, comprising customer-oriented attitude and behaviour, is proposed to play a moderating role in enhancing the relationship between individual market orientation (independent variable) and proactive service performance (dependent variable). Once the data are collected, exploratory factor analysis will be conducted to confirm the three dimensions of individual market orientation, and the two dimensions of the customer orientation. Furthermore, moderated multiple regression analysis will be performed to establish empirical relationship between each constructs. The framework is illustrated in Figure 1 below.

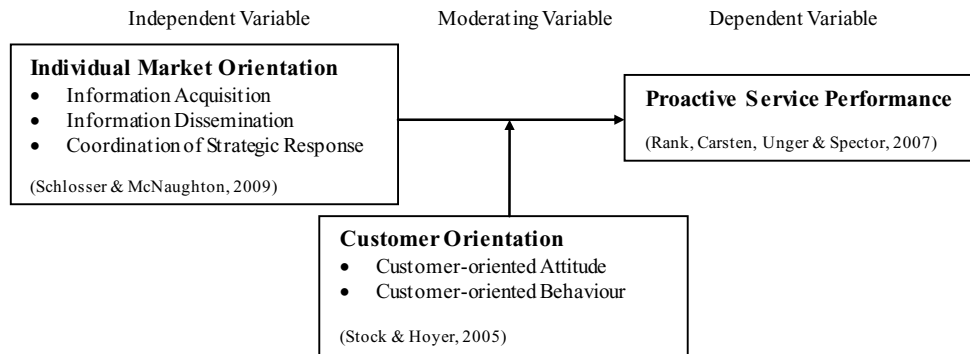


Fig. 1. The proposed conceptual framework.

4. Research implications and conclusion

The financial sector is well known for its high staff turnover. The sector is also a favorite marketplace for headhunters and job specialists to fill job vacancies in the middle to high level positions. There is always high demand for RMs and salespeople who are proactive, customer-oriented and market-oriented, in view of the potential benefits that they will bring to the bank. For example, newly recruited and experienced RMs who join from other banks may introduce their previous customers into new banking deals with the bank. Therefore, in terms of practical implication, bank management should relook key performance indicators that not only emphasize on revenues, but customer and market orientation aspects as well. Human resource practitioners should also adopt the validated instruments in the area of recruitment and selection of RMs, salespeople and service personnel. In terms of theoretical contribution, the research intends to narrow the existing literature gap on market orientation and performance within the individual context. Such findings (if the hypotheses are accepted) might contribute to the expansion of the established market orientation theory, which has been relatively static over the past decade.

Acknowledgements

This work was funded through the Fundamental Research Grant Scheme awarded by the Ministry of Higher Education Malaysia, and managed by the Research Management Institute, UiTM Malaysia.

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